

LIBERTY BANCSHARES, INC.

	CPP Disbursement Date 12/04/2009	RSSD (Holding Company) 3716151	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$308	\$329	6.9%		
Loans	\$206	\$236	14.8%		
Construction & development	\$26	\$38	45.6%		
Closed-end 1-4 family residential	\$43	\$45	4.5%		
Home equity	\$10	\$11	9.7%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-38.5%		
Commercial & Industrial	\$48	\$62	28.0%		
Commercial real estate	\$70	\$73	4.6%		
Unused commitments	\$45	\$54	19.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$48	3.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0	0.0%		
Cash & balances due	\$33	\$20	-38.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$266	\$285	7.4%		
Deposits	\$263	\$283	7.6%		
Total other borrowings	\$1	\$1	-57.3%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$43	\$44	3.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.1%	--		
Tier 1 risk based capital ratio	12.7%	12.2%	--		
Total risk based capital ratio	14.0%	13.5%	--		
Return on equity ¹	2.0%	3.8%	--		
Return on assets ¹	0.3%	0.5%	--		
Net interest margin ¹	4.1%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	76.6%	259.9%	--		
Loss provision to net charge-offs (qtr)	372.3%	785.7%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.1%	0.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	1.4%	0.0%	0.0%	--
Home equity	0.0%	0.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.7%	0.0%	--
Commercial & Industrial	1.0%	0.7%	0.0%	0.0%	--
Commercial real estate	3.4%	0.0%	0.0%	0.0%	--
Total loans	1.7%	0.5%	0.0%	0.0%	--